

In re **Lucille M. Crowell**Case No. **10-02433**

Debtor

**SCHEDULE A - REAL PROPERTY - AMENDED**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Personal residence located at 13492 Cleveland Street, Nunica, Michigan 49448, PP#70-04-20-100-004, SEV = \$49,200	Fee simple	-	77,000.00	101,825.00
Vacant land in Bridgeton Township, Newaygo County, Michigan, PP# 21-33-300-003, SEV = \$27,700. Debtor co-owns with brother, sister.	Joint tenant	-	9,000.00	0.00

Sub-Total > **86,000.00** (Total of this page)

Total > **86,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Lucille M. Crowell**Case No. **10-02433**

Debtor

**SCHEDULE B - PERSONAL PROPERTY - AMENDED**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Pocket cash</b>	-	<b>20.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Chase Bank One checking account balance as of 6/9/10 shown below. The balance on the date of filing this case was \$1,574.83.</b>	-	<b>710.63</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Usual household goods, no single item worth more than \$500</b>	-	<b>1,500.00</b>
		<b>Pool table</b>	-	<b>900.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Barbie Dolls (3) and antique dolls (2)</b>	-	<b>100.00</b>
		<b>Antique Dolls (2)</b>	-	<b>40.00</b>
6. Wearing apparel.		<b>Used clothing</b>	-	<b>500.00</b>
7. Furs and jewelry.		<b>Diamond earrings</b>	-	<b>30.00</b>
		<b>Diamond bracelet</b>	-	<b>100.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>410 Rifle</b>	-	<b>200.00</b>
		<b>Camera</b>	-	<b>50.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			

Sub-Total > **4,150.63**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Lucille M. Crowell**Case No. **10-02433**

Debtor

**SCHEDULE B - PERSONAL PROPERTY - AMENDED**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>IRA through Edward Jones value as of 6/9/10 shown below. The value as of 7/31/09 was \$2,425.28.</b>	-	<b>1,500.00</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		<b>2009 federal income tax refunds. Client received \$1,823 since filing this case and used approximately \$500 of it to replace a sump pump in her home and to repair her exhaust system on her truck. The approximate amount remaining on hand is shown below.</b>	-	<b>1,300.00</b>

Sub-Total > **2,800.00**  
(Total of this page)

Sheet **1** of **3** continuation sheets attached  
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Lucille M. Crowell**Case No. **10-02433**

Debtor

**SCHEDULE B - PERSONAL PROPERTY - AMENDED**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<b>2010 federal income tax refund, estimated at \$1823, and prorated to date of filing (2/28/10: 58/365*1823)</b>	-	<b>289.68</b>
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2004 Pontiac Vibe (48,000 miles)</b>	-	<b>3,000.00</b>
		<b>Debtor's son's 1997 Ford Pick-up Truck, titled in Debtor's name, worth \$500</b>	-	<b>500.00</b>
		<b>1995 Chevrolet Pick-up truck (200,000 miles)</b>	-	<b>750.00</b>
		<b>1973 Corsair Trailer Coach</b>	-	<b>250.00</b>
26. Boats, motors, and accessories.		<b>1990 Four Winns 18' 6" boat and trailer</b>	-	<b>2,000.00</b>
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.		<b>1 used dog</b>	-	<b>1.00</b>
32. Crops - growing or harvested. Give particulars.	<b>X</b>			

Sub-Total > **6,790.68**  
(Total of this page)

Sheet **2** of **3** continuation sheets attached  
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Lucille M. Crowell**Case No. **10-02433**

Debtor

**SCHEDULE B - PERSONAL PROPERTY - AMENDED**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total > **0.00**  
(Total of this page)  
Total > **13,741.31**

(Report also on Summary of Schedules)

Sheet **3** of **3** continuation sheets attached  
to the Schedule of Personal Property

In re **Lucille M. Crowell**Case No. **10-02433**

Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
<b>Personal residence located at 13492 Cleveland Street, Nunica, Michigan 49448, PP#70-04-20-100-004, SEV = \$49,200</b>	11 U.S.C. § 522(d)(1)	0.00	77,000.00
<b>Vacant land in Bridgeton Township, Newaygo County, Michigan, PP# 21-33-300-003, SEV = \$27,700. Debtor co-owns with brother, sister.</b>	11 U.S.C. § 522(d)(5)	9,000.00	9,000.00
<b>Cash on Hand</b>			
<b>Pocket cash</b>	11 U.S.C. § 522(d)(5)	0.00	20.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
<b>Chase Bank One checking account balance as of 6/9/10 shown below. The balance on the date of filing this case was \$1,574.83.</b>	11 U.S.C. § 522(d)(5)	174.00	710.63
<b>Household Goods and Furnishings</b>			
<b>Usual household goods, no single item worth more than \$500</b>	11 U.S.C. § 522(d)(3)	1,500.00	1,500.00
<b>Pool table</b>	11 U.S.C. § 522(d)(3)	525.00	900.00
<b>Wearing Apparel</b>			
<b>Used clothing</b>	11 U.S.C. § 522(d)(3)	500.00	500.00
<b>Furs and Jewelry</b>			
<b>Diamond earrings</b>	11 U.S.C. § 522(d)(4)	30.00	30.00
<b>Diamond bracelet</b>	11 U.S.C. § 522(d)(4)	100.00	100.00
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
<b>IRA through Edward Jones value as of 6/9/10 shown below. The value as of 7/31/09 was \$2,425.28.</b>	11 U.S.C. § 522(d)(12)	1,500.00	1,500.00
<b>Contingent and Non-contingent Interests in Estate of a Decedent</b>			
<b>2009 federal income tax refunds. Client received \$1,823 since filing this case and used approximately \$500 of it to replace a sump pump in her home and to repair her exhaust system on her truck. The approximate amount remaining on hand is shown below.</b>	11 U.S.C. § 522(d)(5)	1,300.00	1,300.00
<b>Other Contingent and Unliquidated Claims of Every Nature</b>			
<b>2010 federal income tax refund, estimated at \$1823, and prorated to date of filing (2/28/10: 58/365*1823)</b>	11 U.S.C. § 522(d)(5)	0.00	289.68
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
<b>2004 Pontiac Vibe (48,000 miles)</b>	11 U.S.C. § 522(d)(2)	3,000.00	3,000.00

1 continuation sheets attached to Schedule of Property Claimed as Exempt

B6C (Official Form 6C) (12/07) -- Cont.

In re **Lucille M. Crowell**Case No. **10-02433**

Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Debtor's son's 1997 Ford Pick-up Truck, titled in Debtor's name, worth \$500	11 U.S.C. § 522(d)(5)	500.00	500.00
1995 Chevrolet Pick-up truck (200,000 miles)	11 U.S.C. § 522(d)(5)	750.00	750.00
1973 Corsair Trailer Coach	11 U.S.C. § 522(d)(5)	250.00	250.00
<u>Animals</u>			
1 used dog	11 U.S.C. § 522(d)(5)	1.00	1.00

B6D (Official Form 6D) (12/07)

In re **Lucille M. Crowell**Case No. **10-02433**

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>xxxxxxx1616</b>			<b>1/2007</b>					
<b>Creditor #: 1</b> <b>Fifth Third Bank</b> <b>1850 East Paris</b> <b>Grand Rapids, MI 49546</b>		-	<b>Second Mortgage</b> <b>Personal residence located at 13492</b> <b>Cleveland Street, Nunica, Michigan</b> <b>49448, PP#70-04-20-100-004, SEV =</b> <b>\$49,200</b>				<b>23,825.00</b>	<b>23,825.00</b>
			Value \$ <b>77,000.00</b>					
Account No.			<b>7/2009</b>					
<b>Creditor #: 2</b> <b>Freddie Mac</b> <b>Attn: Consumer Care Unit</b> <b>Mail Stop C1K</b> <b>8200 Jones Branch Drive</b> <b>Mc Lean, VA 22102</b>		-	<b>First Mortgage</b> <b>Personal residence located at 13492</b> <b>Cleveland Street, Nunica, Michigan</b> <b>49448, PP#70-04-20-100-004, SEV =</b> <b>\$49,200</b>				<b>78,000.00</b>	<b>1,000.00</b>
			Value \$ <b>77,000.00</b>					
Account No.			<b>Representing:</b> <b>Freddie Mac</b>				<b>Notice Only</b>	
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							<b>101,825.00</b>	<b>24,825.00</b>
Total (Report on Summary of Schedules)							<b>101,825.00</b>	<b>24,825.00</b>

0 continuation sheets attached



B6I (Official Form 6I) (12/07)

In re **Lucille M. Crowell**Case No. **10-02433**

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Divorced</b>	RELATIONSHIP(S): <b>None.</b>	AGE(S):
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>Assembler</b>	
Name of Employer	<b>Automatic Springs Products</b>	
How long employed	<b>5 months</b>	
Address of Employer	<b>803 Taylor Grand Haven, MI 49417</b>	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)  
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <b>1,624.13</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>

3. SUBTOTAL

\$ <b>1,624.13</b>	\$ <b>N/A</b>
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4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security  
b. Insurance  
c. Union dues  
d. Other (Specify):

\$ <b>285.78</b>	\$ <b>N/A</b>
\$ <b>62.83</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <b>348.61</b>	\$ <b>N/A</b>
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <b>1,275.52</b>	\$ <b>N/A</b>
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7. Regular income from operation of business or profession or farm (Attach detailed statement)  
8. Income from real property  
9. Interest and dividends  
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above  
11. Social security or government assistance (Specify):  
12. Pension or retirement income  
13. Other monthly income (Specify):

\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <b>0.00</b>	\$ <b>N/A</b>
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <b>1,275.52</b>	\$ <b>N/A</b>
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <b>1,275.52</b>	
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(Report also on Summary of Schedules and, if applicable, on  
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**Debtor receives some overtime but cannot count on it. Debtor receives net income tax refunds that average approximately \$117 per month.**

a.	Average monthly income from Line 15 of Schedule I	\$	<u>1,275.52</u>
b.	Average monthly expenses from Line 18 above	\$	<u>1,211.83</u>
c.	Monthly net income (a. minus b.)	\$	<u>63.69</u>